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Attorney for Debtors, Gustavo and Judith Egizi

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

: CERTIFICATION OF DEBTOR
: IN OPPOSITION TO CREDITOR'S
: MOTION FOR RELIEF FROM
: AUTOMATIC STAY

Debtor

: Case No.: 19-28989/JNP
: Chapter 13

:

Debtors, Gustavo Egizi, Jr. and Judith Egizi, hereby certify as follows:

1. We are the debtors in the above-referenced matter. We make this Certification in Opposition to the mortgage creditor's request for an Order Vacating the Automatic Stay.
2. We filed our Chapter 13 petition on October 7, 2019, and we have a 100% plan.
3. We cosigned for the property at issue located at 201 Prairie Court-Unit 201, Quakertown, PA for our son and daughter-in-law. They are the primary mortgage holders, and they are responsible for paying the monthly mortgage payments.
4. Our son and daughter-in-law recently fell behind on mortgage payments but have reached out to the mortgagor to make payment arrangements to cure the arrears and remain current on future mortgage payments. The agreed-upon payment schedule is as follows:

\$1,330 on June 30, 2023;
\$1,330 on July 7, 2023;
\$1,330 on July 25, 2023;
\$1,330 on August 11, 2023; and
\$1,330 on August 25, 2023;

5. Once the above payments are made, all arrears will be cured, and the monthly mortgage payments will be current.

We certify that the foregoing statements made by us are true. We are aware that if any of the foregoing statements made by us are willfully false, we are subject to punishment.

Gustavo R Egizi Jr.
GUSTAVO EGIZI, JR.

Judith Egizi
JUDITH EGIZI

Dated: June 23, 2023